

In the specification:

A. On page 1 of the specification, please add the following section at line 3:

-- **REFERENCE TO COMPUTER PROGRAM LISTING APPENDIX**

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An original and duplicate compact disc each containing two computer programs, APPENDIXA.txt (5,229 bytes, created April 4, 2001) and APPENDIXB.txt (11,243 bytes, created April 4, 2001), have been submitted pursuant to 37 C.F.R. § 1.96. Both computer programs are incorporated herein by reference as though fully set forth herein. The copyrights in APPENDIXA.txt and APPENDIXB.txt are owned by ePacific, Inc. and no express or implied license is granted herein to reproduce, prepare derivative works, distribute copies, display, or otherwise use either program except as an appendix to a patent issuing hereon.--

B. On page 4 of the specification, please delete the BRIEF DESCRIPTION OF THE DRAWINGS section at lines 6-17 and substitute the following section therefor (in accordance with 37 C.F.R. § 1.121(b)(2)(iii), a marked-up version of the revised section showing all of the changes from the previous version of the section is attached hereto as Appendix 1):

-- **BRIEF DESCRIPTION OF THE DRAWINGS**

In the accompanying drawings:

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figure 1 is a schematic diagram of the system in accordance with the present invention;

figure 2 is a flow chart which illustrates how the system of figure 1 operates;

B2 figure 3 shows a possible graphical user interface which can be used to enable the consumer to enter and transmit his PIN to the third party contractor; and

figure 4 is a diagram which summarizes the present invention.--

C. On page 8 of the specification, please delete the paragraph at lines 12-20 and substitute the following paragraphs therefor (in accordance with 37 C.F.R. § 1.121(b)(1)(iii), a marked-up version of the above-referenced paragraphs showing all of the changes from the previous version is attached hereto as Appendix 2):

-- The data package transmitted by the second computer 16 to the third computer 20 may be transmitted in ISO 8583 format. ISO 8583 is a messaging standard established by the International Standards Organization for financial transaction card oriented messages which is used by all banks and credit card companies and which is well known to those of ordinary skill in the art.

B3 A sample computer program written in Java which creates the unique session identifier and formats the data package is provided on the compact disc referenced above as APPENDIXA.txt. The format used in APPENDIXA.txt is a simplified format which uses numbered data fields each corresponding to a data field in the ISO 8583 format. This program is designed to run as an Active Server Page on Internet Server 4.0 under Windows NT 4.0, although the program can be used on other platforms and programming environments, and can readily be implemented by one of ordinary skill in the art.--

D. Please delete the paragraph at page 9, line 18 to page 10, line 6, and substitute the following paragraph therefor (in accordance with 37 C.F.R. § 1.121(b)(1)(iii), a marked-up version of the above-referenced paragraph showing all of the changes from the previous version is attached hereto as Appendix 3):

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-- The third computer 20 next verifies that the ATM card number and PIN are valid (block 64). Because the third-party contractor may be overseeing multiple transactions at any given time, the third computer 20 must synchronize the data packages received from the first and second computers 12, 16. To do this, the third computer 20 matches the unique session identifier, the merchant id, the terminal id, the expiration date of the ATM card and the purchase price fields contained in the data packages received from the first and second computers 12, 16. A sample computer program for synchronizing the messages received from the first and second computers 12, 16 is provided on the compact disc referenced above as APPENDIXB.txt. The program is written in C++ and can readily be implemented by one of ordinary skill in the art. All of the forgoing data fields must match in order for the transaction to take place. For security reasons, a two minute window for matching is preferably implemented. If there is no match within the two minute window, the transaction is aborted.--